

WISCONSIN AIDS/HIV HEALTH INSURANCE PREMIUM SUBSIDY PROGRAM AND AIDS/HIV DRUG ASSISTANCE PROGRAM FACT SHEET

This fact sheet provides information about the Wisconsin AIDS/HIV Health Insurance Premium Subsidy Program and the AIDS/HIV Drug Assistance Program. The Wisconsin Department of Health and Family Services administers both programs.

AIDS/HIV HEALTH INSURANCE PREMIUM SUBSIDY PROGRAM

The Wisconsin AIDS/HIV Health Insurance Premium Subsidy Program is authorized by s.252.16 & 252.17 of the Wisconsin Statutes. The Health Insurance Premium Subsidy Program assists eligible individuals by covering all or part of the cost of their health insurance premiums when they reduce their work hours, take unpaid medical leave or terminate employment due to an HIV-related medical condition.

The Health Insurance Premium Subsidy Program subsidizes premiums for the following types of policies:

- Group Health Continuation Coverage – Under a federal law created as part of the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1986, individuals who are covered by employer provided group health plans may continue to participate in the plan at their own expense for up to 18 months after leaving work.
- Medicare Supplement Policies – Individuals who leave work due to illness may become eligible for federal Social Security Disability Income (SSDI) benefits. After 24 months of disability SSDI recipients become eligible for Medicare. Many Medicare recipients obtain additional coverage through private Medicare supplement policies.
- Individual Health Insurance Policies – Individual health insurance policies (those purchased by an individual not through a group) include conversion plans offered by an insurance company at the time COBRA benefits are ending.
- Group Health Insurance when an individual is on unpaid medical leave – Individuals who leave work due to a short-term disability may be responsible for their health insurance premiums. If an employer maintains an escrow account to collect contributions towards a group health plan, the Subsidy Program will not pay premiums until the employer has spent that money. If such an account exists, but does not include enough money to cover the entire length of an individual's leave, the Subsidy Program can pay premiums after the escrowed funds have been spent.

If an individual has an insurance policy that does not fit any of the above categories, they may still submit an application to determine if the cost of the policy can be subsidized under this program. The Subsidy Program does not subsidize Medicare Part B premiums, Medicaid spenddowns or Medicaid copayments.

If an applicant has questions about the program or the information requested on the application form they may call the AIDS/HIV Program at 1-800-991-5532.

ELIGIBILITY REQUIREMENTS

To be eligible for the subsidy program an individual must:

- live in Wisconsin
- have a family income that does not exceed 300% of the federal poverty guideline for the client's family size
- have a doctor certify that they have an HIV infection and had to quit work, reduce work hours or take an unpaid medical leave from employment due to an HIV-related medical condition
- have or be eligible for health insurance coverage under a group health plan or an individual health policy

A medical leave is considered to be unpaid for eligibility purposes if the individual is no longer receiving compensation in the form of salary or wages, regardless of whether a short or long term disability benefit is being provided.

AIDS/HIV DRUG ASSISTANCE PROGRAM

The Wisconsin AIDS/HIV Drug Assistance Program (ADAP) is authorized by s.49.686 of the Wisconsin Statutes. ADAP is designed to maintain the health and independence of persons living with HIV infection by providing payment for antiretroviral and other HIV-related prescriptions. The current drug formulary list is available through a local AIDS Service Organization (ASO) or by calling the AIDS/HIV Program at 1-800-991-5532. HIV infected persons who have an actual or suspected infection of tuberculosis (TB), as confirmed by a physician, can obtain TB prescriptions through their local health department.

ELIGIBILITY REQUIREMENTS

To be eligible to receive benefits an individual must:

- live in Wisconsin
- have a family income that does not exceed 300% of the federal poverty level for the client's family size
- have a doctor certify that they have an HIV infection
- have no, or insufficient insurance coverage

Prior to applying for ADAP, if an individual does not have health insurance coverage, they should apply for Medicaid (MA, Title 19) and the Health Insurance Risk Sharing Plan (HIRSP). Medicaid eligibility information is available from county social/human services agencies.

The Health Insurance Risk Sharing Plan (HIRSP) offers both major medical and Medicare supplemental policies to persons denied health insurance coverage because of a pre-existing medical condition, such as an HIV infection. Information about HIRSP can be obtained by calling 1-800-828-4777. Local AIDS Service Organizations or Community Based Organizations can provide additional information about Medicaid and HIRSP as well as assist with the completion of an application.

ADAP is usually the last source of payment for enrolled clients' prescriptions (exceptions include Ryan White Title III). When an ADAP client becomes eligible for Medicaid, coverage under the ADAP is usually discontinued.

If a client's health insurance does not cover 100 percent of the cost of a prescription, the ADAP can pay the prescription costs not covered by insurance, up to the ADAP allowable payment rate. This can include copayments (except Medicaid), deductibles, out of pocket maximums or Medicaid spenddowns.

Department of Health and Family Services

Division of Public Health

AIDS/HIV Program

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